

<i>SERFF Tracking Number:</i>	<i>AMFD-126677836</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45979</i>
<i>Company Tracking Number:</i>	<i>8015</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>CumPartialWD</i>		
<i>Project Name/Number:</i>	<i>/8015</i>		

Filing at a Glance

Company: Sagicor Life Insurance Company

Product Name: CumPartialWD

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: AMFD-126677836 State: Arkansas

SERFF Status: Closed-Approved-
Closed

Co Tr Num: 8015

Author: Barbara Lathrop

Date Submitted: 06/17/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/22/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number: 8015

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/22/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/22/2010

Created By: Barbara Lathrop

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Barbara Lathrop

Filing Description:

RE: Sagicor Life Insurance Company

NAIC No.: 60445, FEIN No.: 74-1915841

Form No.: 8015 – Cumulative Partial Withdrawal Endorsement

The Cumulative Partial Withdrawal Endorsement form is submitted for your review and approval. This is a new form and will not replace any form currently on file with your department. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. The document is a final printed version.

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<i>Company Tracking Number:</i>	<i>8015</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>CumPartialWD</i>		
<i>Project Name/Number:</i>	<i>/8015</i>		

This endorsement will be used with contract forms 3001 and 3002, which were approved by your department on 06/25/2007 under SERFF Tracking Number AMFD-125146616. The contract forms permit a contract owner, in a contract year, to make penalty free withdrawals up to a contract specified maximum percentage of the contract's last anniversary account value. The endorsement will allow a contract owner who does not withdraw the maximum penalty free percentage in a given contract year to apply the remainder percentage to increase the maximum penalty free percentage for the next contract year, with the total maximum penalty free percentage available in any given contract year never to exceed 50%.

If you need any additional information, please feel free to contact me at Barbara_Lathrop@sagicor.com or at 888.724.4267, extension 5655. Thank you for your consideration.

Sincerely,

Barbara Lathrop
Compliance Coordinator

Company and Contact

Filing Contact Information

Barbara Lathrop, Compliance Specialist	Barbara_Lathrop@sagicor.com
4343 N. Scottsdale Road, Suite 300	480-425-5100 [Phone] 5655 [Ext]
Scottsdale, AZ 85251	480-425-5150 [FAX]

Filing Company Information

Sagicor Life Insurance Company	CoCode: 60445	State of Domicile: Texas
4343 N. Scottsdale Road	Group Code: 3766	Company Type:
Suite 300	Group Name:	State ID Number:
Scottsdale, AZ 85251	FEIN Number: 74-1915841	
(800) 531-5067 ext. 5653[Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

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<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>CumPartialWD</i>		
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sagicor Life Insurance Company	\$100.00	06/17/2010	37297427

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/22/2010	06/22/2010

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Disposition

Disposition Date: 06/22/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Cumulative Partial Withdrawal		Yes
	Endorsement		

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TOI:	A071 Individual Annuities - Special	Sub-TOI:	A071.001 Equity Indexed
Product Name:	CumPartialWD		
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Form Schedule

Lead Form Number: 8015

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	8015	Certificate	Cumulative Partial Amendmen Withdrawal t, Insert Endorsement Page, Endorseme nt or Rider	Initial		50.300	8015 File copy 06.10.pdf



CUMULATIVE PARTIAL WITHDRAWAL ENDORSEMENT

This Endorsement is part of the Fixed Indexed Single Premium Deferred Annuity Contract to which it is attached. All capitalized terms used in this Endorsement that are not otherwise defined shall have the meaning set forth in the Contract. If this Endorsement and the Contract are inconsistent, the terms of this Endorsement shall control.

The Penalty Free Withdrawal provision is endorsed to include the following paragraph:

PENALTY FREE WITHDRAWAL

If in any Contract Year the sum of Your withdrawals is less than the Maximum Free Percentage for that year, the remaining Maximum Free Percentage for that year will be added to the Maximum Free Percentage for the following Contract Year. The Maximum Free Percentage in any Contract Year may never exceed 50%.

Signed for Sagicor Life Insurance Company at Our Home Office.

Secretary

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
Read Cert.pdf		

READABILITY CERTIFICATION

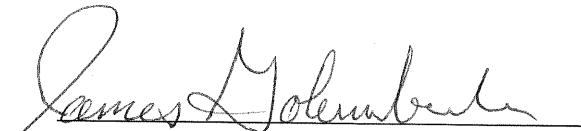
To Whom It May Concern:

This is to certify that the attached form achieved a Flesch Reading Ease Score and is in compliance with applicable state laws and regulations as follows:

8015 Cumulative Partial Withdrawal Endorsement

50.3

Sagicor Life Insurance Company



James Golembiewski
Assistant Vice President, Compliance

June 15, 2010
Date